

STIC Database Tracking Number: 3123

To: Ella Colbert
Location: KNX 4A21
Art Unit: 3696
Date: 10/27/2009
Case Serial Number: 09/820,803

From: Christian Miner
Location: EIC3600
KNX 4B68
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christian.miner@uspto.gov

Search Notes

Dear Examiner Colbert:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, Proquest, and EBSCOhost.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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I. Potential References of Interest

A. Dialog

Dialog eLink: [Order](#) [File](#) [History](#)

33/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012934527 *Drawing available*

WPI Acc no: 2003-011120/200301

Method for payment using electronic wallet and system for managing members

Patent Assignee: WIDE INFORMATION & COMMUNICATION CO LTD (WIDE-N)

Inventor: OH S J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2002047886	A	20020622	KR 200076525	A	20001214	200301	B

Priority Applications (no., kind, date): KR 200076525 A 20001214

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
KR 2002047886	A	KO	1	10	

Alerting Abstract KR A

NOVELTY - A method for payment using an electronic wallet and system for managing members are provided to largely reduce a financial commission occurring during payment by making a contents provider receive a contents charge through the electronic wallet and making an electronic wallet management company subtract the price from the electronic wallet of a user after receiving the payment information.

DESCRIPTION - The system comprises an **electronic** wallet management and **payment** agent company issuing the electronic wallet, a card or a **check** after **checking** the **credit** state of the **user** to a financial organization by receiving an issuance request and a main server holding a database storing the product buying history and computing the transaction information by making the user use or buy various kinds of learning contents and other software from a company cooperating with the **electronic** wallet management and **payment** agent company. A terminal and server installing to the company transmits the information recorded in the electronic wallet to the electronic wallet management organization.

Title Terms /Index Terms/Additional Words: METHOD; PAY; ELECTRONIC; WALLET; SYSTEM; MANAGE; MEMBER

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;
DWPI Class: T01

Dialog eLink: Order File History

33/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012861940 *Drawing available*

WPI Acc no: 2002-720821/200278

Auction method for direct transaction with deferred payment of commission

Patent Assignee: WAA WAA.COM CO LTD (WAAW-N)

Inventor: YANG S C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2002041538	A	20020603	KR 200071179	A	20001128	200278	B

Priority Applications (no., kind, date): KR 200071179 A 20001128

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
KR 2002041538	A	KO	1	10	

Alerting Abstract KR A

NOVELTY - An auction method for a **direct** transaction with deferred **payment** of commission is provided to save a time and an effort of a **member** who uses an auction site by performing a direct transaction for processing a commodity and price between a seller and a buyer rapidly and performing a deferred payment of an auction commission.

DESCRIPTION - An auction system includes at least one user computers(12-1, ..., 12-n), at least one affiliated concerns(14-1, ..., 14-n), and an auction site(21), and the elements have an environment capable of performing an interactive communication through the Internet(13). The user computers(12-1, ..., 12-n) have a modem, connect to the Internet(13) using a telephone line or a private line, connect to the auction site(21) using a conventional web browser, and may use a service for selling or buying a commodity. The affiliated concerns(14-1, ..., 14-n) supply at least one commodity cooperated with the auction site(21). The auction site(21) manages information of an individual **member** and the affiliated concern in the auction system and commodity information, and performs a smooth auction action between a commodity seller and a buyer. The auction site(21) is linked with a **credit evaluation** system(22) and **checks** personal **information** and a **credit** state of a **user**. If a normal user registers a commodity, the auction site(21) executes an auction. If a commodity is bid successfully, an auction result is informed to a commodity registrant. If an amount of commission levied in a cyber account per a predetermined period is more than a predetermined amount, the commission is charged in a mobile telephone company(24) or a credit card company(25).

Title Terms /Index Terms/Additional Words: AUCTION; METHOD; DIRECT; TRANSACTION; DEFER; PAY; COMMISSION

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01
Manual Codes (EPI/S-X): T01-J05A

Dialog eLink: Order File History
23/3K/20 (Item 20 from file: 349)
DIALOG(R)File 349: PCT FULL TEXT
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00501658

ELECTRONIC INVOICING AND COLLECTION SYSTEM AND METHOD
SYSTEME ET PROCEDE ELECTRONIQUES DE FACTURATION ET DE RECOUVREMENT

Patent Applicant/Patent Assignee:

- **INFORMATION RETRIEVAL CONSULTANTS (EUROPE MIDDLE;EAST AFRICA) LIMITED**
- **INFORMATION RETRIEVAL CONSULTANTS (WORLDWIDE HOLDINGS) LIMITED**

Inventor(s):

- **ZERVIDES Andronicos**
- **TSAPPI Philip**

	Country	Number	Kind	Date
Patent	WO	9933010	A1	19990701
Application	WO	98IB2146		19981215
Priorities	US	97996789		19971223

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY,
CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI,
GB, GD, GE, GH, GM, HR, HU, ID, IL, IN,
IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR,
LS, LT, LU, LV, MD, MG, MK, MN, MW, MX,
NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI,
SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN,
YU, ZW, GH, GM, KE, LS, MW, SD, SZ, UG,
ZW, AM, AZ, BY, KG, KZ, MD, RU, TJ, TM,
AT, BE, CH, CY, DE, DK, ES, FI, FR, GB,
GR, IE, IT, LU, MC, NL, PT, SE, BF, BJ,
CF, CG, CI, CM, GA, GN, GW, ML, MR, NE,
SN, TD, TG

Language Publication Language: English

Filing Language:

Fulltext word count: 7797

Detailed Description:

Depending on which embodiment of the method is followed, customer 104 submits payment to at least one **member** of the group consisting of EICS 100, supplier 102, and charity 106. When payment is made to supplier 102, and charity 106, verification of payment is sent to...service. Verification of payment is entered into customer record 122. CPU 132 compiles payment behavior data for each customer 104, which EICS 100 uses for **assessing customer credit risk** and public distribution. CPU 132 also compiles data regarding donations made to charity 106 as well as accounts receivable data of supplier 102.

15/3,K/3 (Item 2 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

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04662920 **Supplier Number:** 62200011 (USE FORMAT 7 FOR FULLTEXT)

Chase Gets Positive.

Bank Technology News , v 14 , n 5 , p 33

May , 2000

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 2854

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...draft is unaccounted for, bank personnel photocopy both sides of the check and fax it to the client to find out if it should be **paid**. The Positive **Pay** system not **only** cuts down on paper and time, it increases security, Burghardt says. The system is built on Redwood City, CA-based Tumbleweed Communications Corp.'s Integrated...has to be able to go back and audit and control how employees use email." Tumbleweed's Pastore says that in the last 18 months **companies** have "**recognized** that they have online relationships with customers, and they want to leverage those relationships for more value. The logical way is through email, but email...estimates that by 2003 more than \$160 billion in consumer credit will be extended online.

Fair, Isaac is the creator of the industry's standard **consumer credit scores**, known as "FICO's," and the San Rafael, CA, firm also dominates in providing decisions for small-business lending. Now LiquidCredit addresses consumers and e...is completed and sent to us electronically, and we can get an answer back to the e-tailer within 30 seconds," Kassarian says. Based on **information** in **consumers' credit** reports, which LiquidCredit pulls, Fair Isaac automatically evaluates the riskiness of an applicant. That evaluation is distilled into a score that may or may not...

That means Arena's Web community-building product connects numerous customers online over their individual financial institution's Web sites. For example, to access the **electronic** forum, **online banking** or brokerage customers simply click on a designated Arena link and are transported to a branded message board area where ...travel. Arena makes (financial Web) sites richer and more attractive by creating stickiness." Message boards and so-called chat events are moderated by Arena personnel. **Member** organizations choose topics for discussion, and Arena invites

experts from participating institutions to lead online dialogues. "That's how Arena differs from America Online," Eliopoulos members a (higher) degree of participation and interactivity." Arena also offers another tool to keep its **member** financial firms competitive-data analysis. The vendor provides information on site users' interests, helping institutions refine their marketing strategies. To safeguard consumer privacy, personal identifying information is omitted, Eliopoulos says, although **member** firms assign customers confidential identifiers. "Bank customers are just numbers to Arena. We don't learn who each individual customer is, and we don't share customer information with the banks' competitors." To hedge its bets, however, Arena in its online promotional material rejects any responsibility for how **member companies** use customer data, deferring liability for any privacy violations to participants. States the company: "Arena does not control the privacy policies of **member** sites, our advertisers and other third-party sites to which we provide banner ads and links. Arena Networks assumes no responsibility or liability for those..."

15/3,K/4 (Item 3 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

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02402253 **Supplier Number:** 44756905 (USE FORMAT 7 FOR FULLTEXT)

Keeping Banks In The Home EFT Driver's Seat

Bank Network News, v 13, n 2, p N/A

June 13, 1994

Language: English **Record Type:** Fulltext

Document Type: Newsletter; Trade

Word Count: 1359

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...credit card services has been lost to financial institutions. Likewise in home banking, Polmer says banks should not give up the billing functions of electronic **payments** and **only** concentrate on the consumer accounts. "These **electronic payments** will have numerous opportunities for banks to be involved in collecting payments, be it home shopping or automated ticketing programs. Banks must remain involved in..."

...Lawlor recommends banks draft contracts with their partners that give them control of customer information. He notes that when a consumer signs up for an **electronic bill payment** program, the consumer provides a **list** of **companies** from which he or she regularly receives bills. That list should remain in control of the bank. Otherwise, the service provider can sell or give...

...to a competing organization and make it easy for the consumer to leave his or her bank. Experts also say a bank should control its **partner**'s ability to cross sell to the bank's customers. For example, a bank may give permission for a software firm or telephone service provider...

...warns that banks should be wary of partners that compete with the bank. "A lot of providers have split personalities in that they offer a **bill payment service** through banks under the banks' names and then they offer the same service directly to consumers under their own name," he says. Dale Reistad, a Virginia-based EFT consultant, also notes that banks should make sure their **partner** has the

resources to handle their needs. "If you are looking at organization X and they already have 25 financial institutions signed up, you might...

15/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
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07450077 **Supplier Number:** 62653448 (USE FORMAT 7 FOR FULLTEXT)

Wells-eBay Partnership Tackles Online Checks.(Brief Article)

Toonkel, By Jessica
American Banker , v 165 , n 111 , p 1
June 9 , 2000

Language: English **Record Type:** Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal ; Trade

Word Count: 768

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...for business Internet services at Wells Fargo. "In some sense, it operates almost better than it does in the physical world." This is the second **online payment** option to come out of eBay's joint venture with Wells. In March the San Francisco banking company bought 35% of Billpoint, a payment service...

...cards, electronic checks let sellers avoid the fees associated with credit card payments. Merchants typically pay a 2% interchange fee for online transactions but will **only** have to **pay** a 35-cent transaction fee for e-checks, Ms. Crane said. Ms. Rossi said the service is a natural for Wells. It already has the...

...setting a \$200 cap on each electronic check to "manage the risk," Ms. Rossi said. Eventually the companies would like to adopt a customized approval **rate**, depending on the **customer's credit rating**. Not everyone thinks electronic checks will become popular. James B. Shanahan, a **partner** in the Newark, Del., office of Business Dynamics Consulting, predicted that security concerns would make consumers reluctant. "If someone gets my credit card information, there..."

...lot of people know about eBay, and that will help spread the word about electronic checks," said William Nelson, executive vice president of Nacha, the **electronic payments** association. "Many retailers out there are looking for significant products in this area, and this might help them make a decision to go forward with electronic checks." Also, Wells' reputation as a leader in **Internet banking** will give electronic checks more credibility, said Paul Jamieson, senior analyst for banking and payments at Gomez Advisors of Lincoln, Mass. Electronic checks are poised...

19/3,K/16 (Item 2 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
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01397595 **Supplier Number:** 11048334

How to put PC to work paying bills. (on-line electronic bill-paying via microcomputer) (Computer File) (column)

Magid, Lawrence J.
Los Angeles Times , v110 , Thu ed , col 4 , pD3
July 25 , 1991

Document Type: column

ISSN: 0458-3035

Language: ENGLISH **Record Type:** ABSTRACT

Abstract: ...regular bank service fees for transactions such as bill paying, transfers of money between accounts and checking the user's account balances. The banks' services **only** allow bill **paying** to a specified **list of merchants or service providers**, who must agree to the arrangement. CheckFree Corp's software and service called CheckFree enable the user to pay bills to anyone from businesses to... ..costs \$9.95 per month for the first 20 payments and \$3.50 for up to 10 subsequent payments. The Prodigy on-line service provide **on- line bill-paying and banking** services through a number of participating banks. Prodigy costs \$12.95 per month; the banking service costs between \$10 and \$13 monthly, and the banks...

19/3,K/17 (Item 3 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
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01363772 **Supplier Number:** 08586210 (Use Format 7 Or 9 For FULL TEXT)
CheckFree. (Software Review) (personal finance software) (evaluation)

Steinberg, Jeffrey A.
MacUser , v6 , n8 , p68(3)
August , 1990

Document Type: evaluation

ISSN: 0884-0997

Language: ENGLISH **Record Type:** FULLTEXT; ABSTRACT

Word Count: 805 **Line Count:** 00063

Abstract: CheckFree Corp's \$29.95 CheckFree software package is designed for use with the company's **electronic bill-paying** service, which pays merchants automatically from the user's checking account. CheckFree can: perform direct electronic transfer from the bank to the merchant if the... ..detailing past and scheduled payments, with future and recurring payments shown in boldface. Users must add merchant information before any new payments can be made. **Paying** a non-recurring merchant involves **only** selecting the **merchant** from a **list**, clicking Pay, and filling out a stylized check. The user then sends the information to CheckFree via modem. CheckFree is an excellent package limited largely by the lack of acceptance of **electronic bill paying** among merchants.

19/3,K/19 (Item 2 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
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03216298 **Supplier Number:** 46594968 (USE FORMAT 7 FOR FULLTEXT)

More Wells Fargo Services On The Net
Industries In Transition , v 24 , n 4 , p N/A
August 1 , 1996
Language: English **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 291

...Internet site. What is different from services offered by any other bank is that it lets users send money to anyone, anywhere, unlike banks that **only** allow **payments** to a pre-designated **list of payees**. Customers can sign up **online** for **Internet bill payment service** through Wells Fargo's Internet home page. The service costs a flat fee of \$5 per month. To become a Wells Fargo customer, consumers can...

19/3,K/21 (Item 4 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
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01614671 **Supplier Number:** 42467541 (USE FORMAT 7 FOR FULLTEXT)

EFT Miners Prospect For Some Home Banking Gold

Bank Network News , v 10 , n 11 , p N/A
Oct 26, 1991

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 1168

...based Prodigy, the personal computer-based joint venture of IBM and Sears. Prodigy recently launched a national roll out of BillPay USA, its home banking **bill payment service** which permits customers of any bank in the country to pay bills via their personal computer. Bill **payment** was previously **only** available to the 14 **member** banks of the Prodigy service.

Signing Up

BillPay USA is available to the more than 1 million Prodigy subscribers and transactions are processed by Manufacturers...

19/3,K/24 (Item 2 from file: 268)
DIALOG(R)File 268: Banking Info Source
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00304347 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Coastal FCU roots for COLTS

Edmonson, R G

Credit Union News , v 17 , n 1 , p 2 , Jan 10, 1997 **Document Type:** Journal Article **Article Type:** News **Language:**

English **Record Type:** Abstract Fulltext

Word Count: 00838

ARTICLE REFERENCE NUMBER:

...by a minority of members. "'People helping person' is not credit union philosophy."

The other hold-up is the lack of a system that will **pay** anything to anyone, not **just** a fixed **list** of **payees**. Seventy-five percent of all businesses are not set up to accept **electronic payments**. Howard said **bill**-paying will be successful when the CU can get an uninhibited payee list that's not prohibitive in cost.

Howard said he does not view...

24/3,K/7 (Item 1 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
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00852195 **Supplier Number:** 23434883 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SAGE ON-LINE BANKING, AUTOMATED CLEARING PAYMENTS SERVICE

(Sage Group launches on-line banking, credit checking and Bankers' Automated Clearing Systems payment service for customers)

Computergram International , n 2858 , p N/A
February 23, 1996

Document Type: Newsletter **ISSN:** 0268-716X (United Kingdom)

Language: English **Record Type:** Fulltext

Word Count: 374

TEXT:

Newcastle-upon-Tyne-based accountancy software company Sage Group Plc has announced an **on-line banking, credit checking** and Bankers' **Automated Clearing System payments** service for its customers. The company will act as the middleman for the offering, targeting its traditional customer base of small to medium-sized businesses...

...subscription fee down to GBP35.00. Via a desktop icon embedded within the Sage accountancy software, users can access on-line Dun & Bradstreet's desktop **credit checking** service. **Customers** are to be offered the choice of credit checking and continually monitoring eight different firms over a 12-month period for GBP99.0, representing a...

24/3,K/10 (Item 2 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.

01937482 **Supplier Number: 18283750 (Use Format 7 Or 9 For FULL TEXT)**
Networking around the world. (Scientific-Atlanta's network)(PC Week Network) (Company Operations)

Sullivan, Kristina B.
PC Week , v13 , n19 , pN17(2)
May 13, 1996
ISSN: 0740-1604
Language: English **Record Type:** Fulltext; Abstract
Word Count: 975 **Line Count:** 00085

...can get information instantaneously instead of biweekly updates," said Jim Gurr, manager of worldwide networks for Scientific-Atlanta. "If they need to check on a **customer's credit rating**, they can get it **online** in real time."

Banking on Bay

By 1993, Scientific-Atlanta found itself with several disparate networks on four continents and unreliable communications links. To address the inadequacies in its...

24/3,K/18 (Item 2 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rights reserved.

11759009 **Supplier Number: 56973728 (USE FORMAT 7 OR 9 FOR FULL TEXT)**
The new world of customer-service.(Consumer Water Co.'s efforts at providing excellent customer service)

Public Works , 128 , 9 , 48(2)
August , 1997
ISSN: 0033-3840
Language: English
Record Type: Fulltext; Abstract
Word Count: 1573 **Line Count:** 00140

...with changes in business practice and technology.

Some noteworthy practices instituted include: providing an on-line credit service to validate customer information, minimize deposits, and **assess** new **customer credit risk**; an **automated payment rating** system to distinguish "good paying" customers and provide certain leniency for these customers; and granting CSSs the authority to offer credit/bank card payment options...

B. Additional Resources Searched

Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.

II. Inventor Search Results from Dialog

Dialog eLink: Order File History

36/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012764396

WPI Acc no: 2002-618050/200266

Related WPI Acc No: 2002-665519

XRPX Acc No: N2002-489224

Payment service provision method for use in electronic banking, involves permitting user to provide payments from agents to any/preferred payees based on assigned user's credit status

Patent Assignee: GANESAN R (GANE-I); HERDKLOTZ T (HERD-I); KIGHT P (KIGH-I); MAGERS J (MAGE-I)

Inventor: GANESAN R; HERDKLOTZ T; KIGHT P; MAGERS J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020087471	A1	20020704	US 2000749597	A	20001228	200266	B
			US 2001820803	A	20010330		

Priority Applications (no., kind, date): US 2000749597 A 20001228; US 2001820803 A 20010330

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 20020087471	A1	EN	35	15	C-I-P of application	US 2000749597

Alerting Abstract US A1

NOVELTY - A registered user identified through a network is assigned with any one of the two payee status. If the **status** is open, the **payer** is allowed to **direct payments** from processing agents to any payee, else payments are directed only to certain payees.

DESCRIPTION - **INDEPENDENT CLAIMS** are included for the following:

1. Method for making payment on behalf of network user;
2. System for providing payment services through network;
3. Method for enrollment in **electronic payment** service
4. System for making **payment** on behalf of network user;
5. System for enrollment in **electronic payment** service;
6. Article of manufacture comprising computer readable medium **storing instructions** for **payment** services provision method;
7. Article of manufacture comprising computer readable medium storing instructions for making paying on behalf of network user;
8. Article of manufacture comprising computer readable medium storing instructions for enrollment in **electronic payment** service.

USE - For use in e-commerce applications such as **electronic banking**.

ADVANTAGE - Number of users of payment services is maximized, as payment service provider is protected from financial risk.

Title Terms /Index Terms/Additional Words: PAY; SERVICE; PROVISION; METHOD; ELECTRONIC; BANK; PERMIT; USER; AGENT; PREFER; BASED; ASSIGN; CREDIT; STATUS

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0030/00	C	I		R	20060101

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3B, G06Q-030/00B

US Classification, Current Main: 705-040000; **Secondary:** 705-039000, 709-202000, 719-317000

US Classification, Issued: 70540, 70539, 709202, 709317

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-H05C; T05-L02

Dialog eLink: [Order File History](#)

27/5K/1 (Item 1 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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01264768

Electronic billing with flexible biller controlled electronic bill presentment

Elektronische Rechnungsstellungssystem mit flexibeler vom Rechnungssteller kontrollierten elektronischen Rechnungsvorlage

Système de facturation électronique avec présentation flexible des factures électroniques contrôlée par le facturant

Electronic billing with flexible biller controlled electronic bill presentment

Patent Assignee:

- **CheckFree Services Corporation;** (2907041)
4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
(Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
5240 Blue Yarrow Run; Norcross, GA 30092; (US)
- **Hobday, Kenneth**
241 Bluff Ridge Court; Powell, Ohio 43065; (US)
- **Ganesan, Ravi**
;;

Legal Representative:

- **Hofstetter, Alfons J., Dr.rer.nat. et al (79921)**
Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	(Basic)
Patent	EP	1091330	A2	20010411	
	EP	1091330	A3	20020116	
Application	EP	2000121882		20001006	
Priorities	US	414731		19991008	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G06F-017/60

Abstract EP 1091330 A2

An **electronic bill presentment** network includes a central network station and a plurality of different user stations. The central network station transmits bill availability information to the user stations to identify available bills of different billers for the different users. Information associated with each available bill of a respective biller is available at one of multiple networks addresses associated with that biller. The associated information could, for example, be the bill itself and/or promotional information. Each user station is associated with a respective one of the users and receives the transmitted bill availability information for its associated user and selects one of the identified available bills, such as for viewing or payment. A user station associated with a first user is linked to the first network address associated with the bills of the first biller, based on a bill selection by the first user station. A second user station associated with a second user is linked to the second network address associated with the bills of the first biller based on a bill selection by the second user station.

Dialog eLink: Order File History

27/5K/2 (Item 2 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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01210363

Cashless transactions without credit cards, debit cards or checks

Bargeldlose Transaktionen ohne Kreditkarten, Debitkarten oder Schecks

Transactions sans numeraire ne faisant pas usage de cartes de credit, de cartes de debit ou de cheques

Patent Assignee:

- **CheckFree Corporation;** (2907040)
4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
(Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
5240 Blue Yarrow Run; Norcross, GA 30092; (US)
- **Ganesan, Ravi**
;;

Legal Representative:

- **Schurack, Eduard F. et al (88021)**
Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1052603	A2	20001115	(Basic)
	EP	1052603	A3	20010613	
	EP	1052603	A9	20020904	
Application	EP	2000107413		20000405	
Priorities	US	299102		19990426	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G06F-017/60

Abstract EP 1052603 A2

Cashless transactions are performed by transmitting information identifying a purchaser of a product without identifying a payment account for the purchaser. The transmitted identifying information is received at a central processing point and processed to determine if the purchaser is a registered purchaser. A notice confirming registration, which may take the form of a purchase authorization, is transmitted from the central processing point if the purchaser is determined to be registered. The transmitted notice is received at the point of purchase and a bill is generated for the purchased product responsive to receipt of the notice.

Dialog eLink: Order [File History](#)

27/5K/3 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00228172

APPARATUS FOR AND METHOD OF BILL PAYMENT

APPAREIL ET PROCEDE PERMETTANT DE REGLER UNE FACTURE

Patent Applicant/Patent Assignee:

- **CHECKFREE CORPORATION**

Inventor(s):

- **KIGHT Peter J**
- **JOHNSON Mark A**
- **CHRISTENSON Tamara K**
- **LACH Regina**
- **POINTER Phillip**
- **COOK Kenneth**
- **KIGHT Peter J...**

	Country	Number	Kind	Date
Patent	WO	9302422	A1	19930204
Application	WO	92US5774		19920708
Priorities	US	9171		19910725

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AU, JP, AT, BE, CH, DE, DK, ES, FR, GB,

GR, IT, LU, MC, NL, SE

Main International Patent Classes (Version 7):

IPC	Level
G06F-015/00	Main

Language Publication Language: English

Filing Language:

Fulltext word count: 5218

English Abstract:

A **computerized payment** system by which a consumer may instruct a service provider by telephone, computer terminal, or other telecommunications means (34) to pay various bills without the consumer having to write a check for each bill. The

system operates without restriction as to where the consumer banks and what bills are to be paid. The service provider collects consumers' information, financial institutions' information and merchant information and arranges payment based on a financial risk analysis to the merchants according to the consumers' instructions.

24/5/1 (Item 1 from file: 65)
DIALOG(R)File 65: Inside Conferences
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01675653 **Inside Conference Item ID:** CN017078550

Panel - Internet Payment Mechanisms: Requirements and Architectures

Ganesan, R., Neuman, C.; Crocker, D.

Conference: Network and distributed system security - Symposium; 2nd

PROCEEDINGS OF THE SYMPOSIUM ON NETWORK AND DISTRIBUTED SYSTEM SECURITY , 1995; 2nd P: 85-86

Los Alamitos, Calif., IEEE Computer Society Press, 1995

ISBN: 0818670274; 0818670282

Language: English **Document Type:** Conference Papers

Sponsor: Internet Society

Location: Diego, CA

Date: Feb 1995 (199502) (199502)

British Library Item Location: 6849.585000

Descriptors: network security; distributed system security

33/3,K/1 (Item 1 from file: 20)

DIALOG(R)File 20: Dialog

Global Reporter

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44452859 (USE FORMAT 7 OR 9 FOR
FULLTEXT)

Authentication Done Right Secures Web

Ravi Ganesan

BANK TECHNOLOGY NEWS

September 01, 2005

Journal Code: TBTN

Language: English **Record Type:** FULLTEXT

Word Count:

707

(USE
FORMAT 7 OR 9 FOR FULLTEXT)

Ravi Ganesan

-

As more people rely on the **Internet** for fundamental **banking** services, criminals have become smarter about using the Web to commit a host of crimes. They've also become more organized and sophisticated, using a...

Another problem with existing authentication systems is the poor job they do of leveraging protections already built into the **Internet**. Most **on-line banking**

applications leverage the secure-sockets layer, known as SSL, a secure protocol developed by Netscape for transmitting private documents via the Internet. SSL is already...

33/3,K/2 (Item 1 from file: 15)
DIALOG(R) File 15:
ABI/Inform(R)
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01952823 46305570

The messyware advantage

Ganesan, Ravi

Association for Computing Machinery. Communications
of the ACM v42n11 pp:

68-73

Nov 1999

ISSN:

0001-0702 **Journal Code:** ACM

Word Count:

3463

Ganesan, Ravi

Text:

...business. Eating your young before others do is a characteristic of the migration of services to the Internet.

Let us walk through this scenario using **electronic bill presentment** as an example. In the physical world billers send their bills to the post office, which delivers them to the customers' post office, which delivers...

...comes the Internet and the customer wants to receive the bill electronically. How should this scenario work?

Well, we could have the biller create an **electronic bill**, send it to their electronic post office, which would forward the bill to the customer's electronic post office, which in turn would forward the...

...customers. The traditional middleman post office function of shipping bills from point to point is no longer relevant.

We then look for possible messyware in **electronic bill** resentment.

1. If every biller presents bills directly to the customer, each month customers have to remember to go from Web site to Web site...

...in the next release? It doesn't matter. The net result is an angry customer and an unhappy biller.

Having identified the messyware inherent in **electronic bill presentment**, the next step is to provide all of the preceding messyware functions as an Internet service for billers. Enter the middleman with his messyware services messyware needed to make **electronic bill presentment** a viable service in the real world. It also illustrates how starting from the valid premise that the Internet renders the traditional function of the...

Descriptors:

...Electronic billing;

Classification Codes:

33/3,K/3 {Item 1 from file: 636}
DIALOG(R) File 636: Gale
Group Newsletter DB(TM)
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06096786 **Supplier Number:**
135900862 **(USE FORMAT 7 FOR FULLTEXT)**

Authentication Done Right Secures Web.

Ganesan, Ravi

Bank Technology News , v 18 , n 9 , p
54

Sept , 2005

Language:

English **Record Type:** Fulltext

Document Type:

Magazine/Journal ; Trade

Word Count: 761

Supplier Number: (USE
FORMAT 7 FOR FULLTEXT)

Ganesan, Ravi

Text:

As more people rely on the **Internet** for fundamental **banking** services, criminals have become smarter about using the Web to commit a host of crimes. They've also become more organized and sophisticated, using a...
...send a secret over the Internet.

Another problem with existing authentication systems is the poor job they do of leveraging protections already built into the **Internet**. Most **on-line banking** applications leverage the secure-sockets layer, known as SSL, a secure protocol developed by Netscape for transmitting private documents via the Internet. SSL is already...

33/3,K/4 (Item 1 from file: 16)
DIALOG(R)File 16: Gale
Group PROMT(R)
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12523036

Supplier Number: 135900862 (USE
FORMAT 7 FOR FULLTEXT)

Authentication Done Right
Secures Web.(information management of Banking industry)

Ganesan, Ravi

Bank Technology News , v 18 , n 9 , p
54
Sept , 2005
Language: English
Record Type: Fulltext
Document Type: Magazine/Journal ;
Trade
Word Count: 761

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

**Authentication Done Right Secures Web.(information
management of Banking industry)**
Ganesan,
Ravi

Text:

As more people rely on the **Internet** for fundamental **banking** services, criminals have become smarter about using the Web to commit a host of crimes. They've also become more organized and sophisticated, using a...

...send a secret over the Internet.

Another problem with existing authentication systems is the poor job they do of leveraging protections already built into the **Internet**. Most **on-line banking** applications leverage the secure-sockets layer, known as SSL, a secure protocol developed by Netscape for transmitting private documents via the Internet. SSL is already...

Descriptors:
...Safety and security measures; **Electronic banking**--...
...Information management; **Electronic banking**--

Event Names:

Product Names:

*6020006 (Bank Computer Services); 6005000 (Electronic Banking Svcs)

Industry Names:

33/3,K/5 (Item 1 from file: 148)
DIALOG(R)File 148: Gale
Group Trade & Industry DB
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09244174 **Supplier Number:**
19070814 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Branches: key to success against nonbanks.

Kight, Peter J.

American Banker , v162 , n19 , p13{1}

Jan 29 , 1997
ISSN: 0002-7561

Language:

English

Record Type: Fulltext; Abstract

Word Count:

549 **Line Count:** 00045

Kight, Peter J.

Abstract:

Electronic banking will merely supplement branch banking, not do away with it entirely. Although a survey by KPMG Peat Marwick and Yankelovich Partners found that 22% of...

Abstract:

While some may believe the latter number is small, I find it astonishingly large.

It is no secret that **electronic banking** is becoming more popular. But I suspect that even the 22% saying they want **electronic banking** exclusively do not really mean it. Given a choice, I think they would opt for having branch banking available, even if they used it only...

...the notion that branches are dinosaurs. Automated teller machines did not make tellers go away, debit cards are not making credit cards go away, and **electronic banking** won't make branches go away. The shift toward more automated delivery has happened faster than some expected, and it shows no sign of abating...

...want an extension of the branch system. I want channels that make my life easier." At smaller banks, some customers may not be asking for **electronic banking** -yet. But that does not mean they are not interested.

Electronic banking will create a whole new generation of banking opportunities with more convenience, more choice, and more value. It will supplement the branch, not replace it...

33/3,K/6 (Item 1 from file: 625)
DIALOG(R) File 625:
American Banker Publications
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0193912
**Comment: Branches: Key to Success
Against Nonbanks**

American Banker
- January 29, 1997 ; Pg. 13 ; Vol. 162 , No. 19

Document Type: Journal **Language:** English **Record Type:**
Fulltext
Word Count: 527

Byline:
By **Peter J.
Right**, Checkfree Corp.

Byline:
By **Peter J. Right**, Checkfree Corp.

Text:
...to bank exclusively through electronic channels. While some may believe the latter number is small, I find it astonishingly large. It is no secret that **electronic banking** is becoming more popular. But I suspect that even the 22% saying they want **electronic banking** exclusively do not really mean it. Given a choice, I think they would opt for having branch banking available, even if they used it only...

...the notion that branches are dinosaurs. Automated teller machines did not make tellers go away, debit cards are not making credit cards go away, and **electronic banking** won't make branches go away. The shift toward more automated delivery has happened faster than some expected, and it shows no sign of abating...

...want an extension of the branch system. I want channels that make my life easier." At smaller banks, some customers may not be asking for **electronic banking** - yet. But that does not mean they are not interested. **Electronic banking** will create a whole new generation of banking opportunities with more convenience, more choice, and more value. It will supplement the branch, not replace it...

33/3,K/7 (Item 1 from file: 268)
DIALOG(R) File 268:
Banking Info Source
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00302875 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Comment: Branches: Key to Success Against Nonbanks

Kight, Peter J

American Banker , p 13:1 , Jan
29, 1997 **Document Type:** Newspaper Article
Article Type: Commentary **Language:** English
Record Type: Abstract **Kight, Peter J**

Abstract:

...showing that 73% of consumers want to bank at a branch, while 22% want to bank exclusively through electronic channels. It is no secret that **electronic banking** is becoming more popular. But I suspect that even the 22% saying they want **electronic banking** exclusively do not really mean it. Given a choice, I think they would opt for having branch banking available, even if they used it only...

III. Text Search Results from Dialog

A. Patent Files, Abstract

File 350:Derwent WPIX 1963-2009/UD-200968

(c) 2009 Thomson Reuters

File 347:JAPIO Dec 1976-2009/Jun(Updated 090923)

(c) 2009 JPO & JAPIO

Set	Items	Description
S1	33970	(E OR ELECTRONIC? OR COMPUTER? OR AUTOMAT? OR DIRECT OR ONLINE OR ON(W)LINE OR INTERNET OR WEB OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET) (3W) (PRESENTMENT OR BILL OR BILLING OR INVOICING OR PAYMENT? OR PAYING OR REMIT? OR SETTLE??? OR SETTLEMENT? OR BILLPAY OR BANKING) OR EBPP OR EBP OR EIPP OR BILL()SERVICE?
S2	154778	(RISK OR CREDIT OR BACKGROUND) (5N) (EVALUATION OR EVALUATIONS OR EVALUAT??? OR REVIEW? ? OR APPRAIS??? OR ASSESSMENT OR ASSESSMENTS OR ASSESS??? OR RATE? ? OR RATING OR RATINGS OR SCOR??? OR CHECK? OR RISK OR HISTORY OR HISTORIES OR INFORMATION OR LOSS OR STATUS)
S3	11306	S2 (5N) (MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR ENROLLEE OR ENROLLEES OR REGISTRANT OR REGISTRANTS OR PEOPLE OR YOU OR YOUR)
S4	178244	(MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR ENROLLEE OR ENROLLEES OR REGISTRANT OR REGISTRANTS OR PEOPLE OR YOU OR YOUR) (5N) (SCORE? ? OR SCORING OR STATUS OR CLASS OR CLASSIF? OR CATEGOR? OR RATE? ? OR RATING OR RANK??? OR RISK OR RIGHTS OR GROUP OR GROUPS)
S5	75914	(ONLY OR JUST OR SOLELY OR EXCEPT OR EXCLUSIVE OR EXCLUSIVELY) (5N) (PROCESS??? OR PAY OR PAYS OR PAYING OR PAID OR SETTLE??? OR PAYOFF OR PAYMENT OR PAYMENTS OR REMIT OR REMITS OR REMITT??? OR DISBURS? OR TRANSFER?)
S6	1895974	(LIST OR LISTED OR LISTING OR DIRECTORY OR PREFERRED OR FAVORED OR FAVOURED OR APPROVED OR SELECTED OR SELECT OR RECOGNIZED OR MEMBER OR PARTNER) (3N) (PAYEE OR PAYEES OR MEMBER OR MEMBERS OR PARTNER OR PARTNERS OR MERCHANT OR MERCHANTS OR COMPANY OR COMPANIES OR BUSINESS OR BUSINESSES OR VENDOR OR VENDORS OR SERVICE() PROVIDER OR SERVICE() PROVIDERS OR BILLER OR BILLERS OR CREDITOR OR CREDITORS OR PUBLIC() UTILITY OR PUBLIC() UTILITIES OR DEPARTMENT() STORE OR DEPARTMENT() STORES)
S7	102	AU-(GANESAN, R? OR GANESAN R? OR GANESAN (1N) (R OR RAVI) OR KIGHT, P? OR KIGHT P? OR KIGHT (1N) (P OR PETER) OR MAGERS, J? OR MAGERS J? OR MAGERS (1N) (J OR JIM) OR HERDKLOTZ, T? OR HERDKLOTZ T? OR HERDKLOTZ (1N) (T OR TIM))
S8	1720879	IC-(G06F OR G06Q)
S9	444	S1 AND S3
S10	180	S9 AND S4
S11	74917	5 (3N) S6
S12	1	S10 AND S11
S13	3	S9 AND S11
S14	2	S13 NOT S12

S15 38 S10 NOT AY>2000
 S16 32 S15 AND S8
 S17 5 S16 AND S6
 S18 4 S17 NOT (S12 OR S14)
 S19 1563 S1 AND S2
 S20 245 S19 AND S4
 S21 54 S20 AND S6
 S22 6 S21 NOT AY>2000
 S23 1 S22 NOT (S12 OR S14 OR S18)
 S24 8765 S3 AND S4
 S25 355 S5 (3N) S6
 S26 2 S24 AND S25
 S27 1 S26 NOT AY>2000
 S28 2 S1 AND S25
 S29 1563 S1 AND S2
 S30 227 S29 AND S6
 S31 43 S30 NOT AY>2000
 S32 21 S31 AND (S3 OR S4 OR S5)
 S33 14 S32 NOT (S12 OR S14 OR S18 OR S23 OR S27 OR S28)
 S34 39 S7 AND S1
 S35 10 S34 AND S2
 S36 2 S35 AND (S4 OR S6)

Dialog eLink: Order File History

33/5/9 (Item 9 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0009922010 *Drawing available*

WPI Acc no: 2000-222205/200019

XRFX Acc No: N2000-166308

Customer account manipulating method in point of sale payment method for automated banking, billing payment, interactive television home shopping application

Patent Assignee: LUCENT TECHNOLOGIES INC (LUCENT)

Inventor: REEDER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6014636	A	20000111	US 1997851923	A	19970506	2000019	B

Priority Applications (no., kind, date): US 1997851923 A 19970506

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 6014636	A	EN	8	2	

Alerting Abstract US A

NOVELTY - A detected customer account information and an identified merchant information are transmitted to a customer bank and the account information is manipulated for paying the merchant. After manipulating the information, the merchant is made to fill a customer order information.

DESCRIPTION - An order form from a server connected to the customer bank is transmitted to the customer using an interactive network. Customer information, customer payment option information and customer order information in an order form are received at the server. Customer account information is detected by swiping a customer credit card through a

magnetic card reader from the customer information obtained from a card. Payment option information and a merchant corresponding to a customer order information are identified. An INDEPENDENT CLAIM is also included for an apparatus for providing point of sale payment by customer to a merchant.

USE - Used in point of sale payment using ITV or world wide web to select and order merchandise from merchant using set top box (STB) card reader attached to customers personal computer or ITV station. In ITV home shopping application, and for **automated banking, billing payment**. For paying customer's house mortgage, telephone bill, etc.

ADVANTAGE - Since customer account information is transmitted from ITV server to credit card issuer, the customer need not be present at **merchant** location but can **select** merchandise and effectuate payment from his home using ITV or WWW and set to box (STB) magnetic stripe reader attached to customer's ITV station or personal computer. Since approval of credit or debit is automatically done through ATM network or credit card network, the merchant need not verify the approval of debit or credit.

DESCRIPTION OF DRAWINGS - The figure is a block diagram of an point of sale payment apparatus.

Title Terms /Index Terms/Additional Words: CUSTOMER; ACCOUNT; MANIPULATE; METHOD; POINT ; SALE; PAY; AUTOMATIC; BANK; BILL; INTERACT; TELEVISION; HOME; SHOPPING; APPLY

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0020/00	A	I		R	20060101
G07F-0007/08	A	I		R	20060101
G06Q-0020/00	C	I		R	20060101
G07F-0007/08	C	I		R	20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3F, G07F-007/08C6

US Classification, **Current** Main: 705-017000; Secondary: 705-016000, 705-026000, 705-027000, 705-078000 , 705-079000

US Classification, **Issued**: 70517, 70516, 70526, 70527, 38024

File Segment: EPI;

DWPI Class: T01; T05; W02; W03

Manual Codes (EPI/S-X): T01-J05A1; T05-L02; W02-F10J; W03-A16C5J

Dialog eLink: [Order File History](#)

33/5/10 (Item 10 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0009217308 *Drawing available*

WPI Acc no: 1999-143209/199912

XPX Acc No: N1999-104028

Method for facilitating payment from customer's financial account to payee - compiles account information databases from several financial institutions in first memory, receives and stores customer list from payee in second memory, searches databases to find customer account information and provides this to payee

Patent Assignee: MAIN STREET MARKETING (MAIN-N)

Inventor: KERN D A

Patent Number	Kind	Pub Date	App Date	Inventor	Kind	Date	Update	Type
---------------	------	----------	----------	----------	------	------	--------	------

WO 1999005633	A1	19990204	WO 1998US15579	A	19980724	199912	B
AU 199885960	A	19990216	AU 199885960	A	19980724	199926	E

Priority Applications (no., kind, date): US 199753740 P 19970725

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1999005633	A1	EN	34	6		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199885960	A	EN			Based on OPI patent	WO 1999005633

Alerting Abstract WO A1

NOVELTY - Provides **automated payment** system which compares payee's (70) **customer information** (76) with list of **credit** card accounts with account numbers. Database has **information** from several **credit** card issuers. Allows selection of particular account to use when several **credit** cards are located for customer. Encrypts matching information for payee.

USE - For providing a **computerised billing** and **payment** system for credit card accounts.

ADVANTAGE - Provides companies with the ability to efficiently match a **customer's** billing **information** with that customer's **credit** card account **information** to allow for convenient billing, while preserving the customer's security and privacy interests. DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of apparatus for carrying out the **automated** credit card **payment** method. (70) payee; (76) customer information.

Title Terms /Index Terms/Additional Words: METHOD; FACILITATE; PAY; CUSTOMER; FINANCIAL ; ACCOUNT; COMPILE; INFORMATION; INSTITUTION; FIRST; MEMORY; RECEIVE; STORAGE; LIST; SECOND; SEARCH; FINDER

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0030/00	A	I		R	20060101
G06Q-0030/00	C	I		R	20060101

ECLA: G06Q-030.00B

File Segment: EPI;

DWPI Class: T01; T04; T05

Manual Codes (EPI/S-X): T01-J05A1; T01-J05B; T04-C; T05-H02C; T05-L01

B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200943

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB-20091022|UT-20091015

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Set	Items	Description
S1	19162	(E OR ELECTRONIC? OR COMPUTER? OR AUTOMAT? OR DIRECT OR ONLINE OR ON(W)LINE OR INTERNET OR WEB OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET) (3W) (PRESENTMENT OR BILL OR BILLING OR INVOICING OR PAYMENT? OR PAYING OR REMIT? OR SETTLE??? OR SETTLEMENT? OR BILLPAY OR BANKING) OR EBPP OR EBP OR EIPP OR BILL() PAYMENT() SERVICE?
S2	316941	(RISK OR CREDIT OR BACKGROUND) (3N) (EVALUATION OR EVALUATIONS OR EVALUAT??? OR REVIEW??? OR APPRAIS??? OR ASSESSMENT OR ASSESSMENTS OR ASSESS??? OR RATE? ? OR RATING OR RATINGS OR SCOR??? OR CHECK? OR RISK OR HISTORY OR HISTORIES OR INFORMATION OR LOSS OR STATUS)
S3	22683	S2 (3N) (MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR ENROLLEE OR ENROLLEES OR REGISTRANT OR REGISTRANTS OR PEOPLE OR YOU OR YOUR)
S4	235799	(MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR ENROLLEE OR ENROLLEES OR REGISTRANT OR REGISTRANTS OR PEOPLE OR YOU OR YOUR) (5N) (SCORE? ? OR SCORING OR STATUS OR CLASS OR CLASSIF? OR CATEGOR? OR RATE? ? OR RATING OR RANK??? OR RISK OR RIGHTS OR GROUP OR GROUPS)
S5	188314	(ONLY OR JUST OR SOLELY OR EXCEPT OR EXCLUSIVE OR EXCLUSIVELY) (5N) (PROCESS??? OR PAY OR PAYS OR PAYING OR PAID OR SETTLE??? OR PAYOFF OR PAYMENT OR PAYMENTS OR REMIT OR REMITS OR REMITT??? OR DISBURS? OR TRANSFER?)
S6	684105	(LIST OR LISTED OR LISTING OR DIRECTORY OR PREFERRED OR FAVORED OR FAVOURED OR APPROVED OR SELECTED OR SELECT OR RECOGNIZED OR MEMBER OR PARTNER) (3N) (PAYEE OR PAYEES OR MEMBER OR MEMBERS OR PARTNER OR PARTNERS OR MERCHANT OR MERCHANTS OR COMPANY OR COMPANIES OR BUSINESS OR BUSINESSES OR VENDOR OR VENDORS OR SERVICE() PROVIDER OR SERVICE() PROVIDERS OR BILLER OR BILLERS OR CREDITOR OR CREDITORS OR PUBLIC() UTILITY OR PUBLIC() UTILITIES OR DEPARTMENT() STORE OR DEPARTMENT() STORES)
S7	46	AU=(GANESAN, R? OR GANESAN R? OR GANESAN (1N) (R OR RAVI) OR KIGHT, P? OR KIGHT P? OR KIGHT (1N) (P OR PETER) OR MAGERS, J? OR MAGERS J? OR MAGERS (1N) (J OR JIM) OR HERDKLOTZ, T? OR HERDKLOTZ T? OR HERDKLOTZ (1N) (T OR TIM))
S8	254665	IC=(G06F OR G06Q)
S9	357	S1 (S) S3
S10	173	S9 (S) S4
S11	749	S5 (3N) S6
S12	8	S10 (S) S11
S13	1	S12 NOT AY>2000
S14	1650	S1 (S) S2
S15	182	S14 (S) S6
S16	124	S15 (S) (S3 OR S4 OR S5)
S17	53	S16 NOT AY>2000
S18	49	S17 AND S8
S19	75893	(S4 OR S5) (10N) S6
S20	21	S18 (S) S19
S21	21	S20 NOT S13
S22	21	IDPAT (sorted in duplicate/non-duplicate order)

S23 21 IDPAT (primary/non-duplicate records only)
 S24 10 S7 AND S1
 S25 7 S24 AND S2
 S26 3 S25 AND S4
 S27 3 S26 AND S6

Dialog eLink: Order File History

23/3K/2 (Item 2 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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02070470

Trusted infrastructure support systems, methods and techniques for secure electronic commerce, electronic transactions, commerce process control and automation, distributed computing, and rights management
 Zuverlässige Infrastrukturhilfssysteme, Verfahren und Techniken für sicheren elektronischen Handel, elektronische Transaktionen, Handelsablaufsteuerung und Automatisierung, verteilte Verarbeitung und Rechteverwaltung
 Systemes, procedes et techniques de support d'infrastructure securisee pour le commerce electronique securise, transactions electroniques, controle et automatisisation du processus de commerce, informatique distribuee et gestion des droits

Patent Assignee:

- Intertrust Technologies Corp.;** (2434323)
 955 Stewart Drive; Sunnyvale, CA 94085; (US)
 (Applicant designated States: all)

Inventor:

- Shear, Victor H.**
 5203 Battery Lane; Bethesda, MD 20814; (US)
- Van Wie, David M.**
 51430 Williamette Street 6; Eugene, OR 97401; (US)
- Weber, Robert**
 50 Watertown St.Ste. 607; Watertown, MA 02472-2533; (US)

Legal Representative:

- Beresford, Keith Denis Lewis (28273)**
 BERESFORD & Co. 16 High Holborn; London WC1V 6BX; (GB)

	Country	Number	Kind	Date	
Patent	EP	1679668	A2	20060712	(Basic)
	EP	1679668	A3	20061025	

	Country	Number	Kind	Date
Application	EP	2006075651		19960904

Designated States:

AT; BE; CH; DE; DK; ES; FI; FR; GB; GR;

IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; SI;

Related Parent Numbers: Patent (Application):EP 974129 (EP 96932173)

International Classification (Version 8) IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0021/00	A	I	F	B	20060101	20060915	H	EP
G07F-0007/00	A	I	L	B	20060101	20060915	H	EP

Abstract Word Count: 252

NOTE: 1

NOTE: Figure number on first page: 1

Legal Status Type	Pub. Date	Kind	Text
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Language Publication: English

Procedural: English

Application: English

Fulltext Availability Available Text	Language	Update	Word Count
CLAIMS A	(English)	200628	2286
SPEC A	(English)	200628	66390
Total Word Count (Document A) 68688			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 68688			

Specification: ...for example, on time, place, depletion of local funds, and/or class of disbursement activity such as purpose (for business, entertainment, travel, household expense), family **member** or other **individual** or **group** identity, **category** of content or other goods and/or services acquired, and/or category any of type of disbursement activity Receiving authority from secure chain of handling... ..financial clearinghouses in which one or more classes (groups) of clearinghouse have interoperable, peer-to-peer relationships and in which, differing groups may have differing **rights** to interoperate with **members** of other **groups**, for example financial clearinghouses on end-user protected processing environments may have limited rights to inter-operate with "primary" financial clearinghouses. Supporting a web of... ..pay (e.g., electronic bills), the ability to fulfill such payments, and the ability to operate as a component banking "branch" of one or more **virtual** bank(s) (or **banking** network(s)) wherein such bank performs many of the roles currently performed by conventional banks. Supporting the ability for financial clearinghouses to create electronic currency... ..an plural transactions such as billing or other audit information regarding commerce activity including identification, for example, of purchasers, sellers, and/or distributors, and authorization **information**, budget **information**, **credit** provision, currency provision, and/or disbursement information, etc. related to such activity. Supporting the provision of discounts, subsidies and/or coupons to value chain participants...

Dialog eLink: Order File History

23/3K/5 (Item 5 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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01957307

Trusted infrastructure support systems, methods and techniques for secure electronic commerce and rights management

Vertrauenswürdige Infrastrukturbetreuungssysteme, Verfahren und Techniken zum sicheren elektronischen Handel und zur Rechteverwaltung

Systemes de support d'infrastructure de confiance, methodes et techniques pour le commerce electronique securise et la gestion de droits

Patent Assignee:

- Intertrust Technologies Corp.;** (2434320)
460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
(Applicant designated States: all)

Inventor:

- Shear, Victor H.**
5203 Battery Lane; BethesdaMD 20814; (US)
- Van Wie, David M.**
1780 East 25th Avenue; Eugene OR 97403; (US)
- Weber, Robert P.**
215 Waverly Street nr.4; Menlo ParkCA 94025; (US)

Legal Representative:

- Smith, Norman Ian et al (36041)**
17 CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1577816	A2	20050921	(Basic)
	EP	1577816	A3	20060802	
Application	EP	2005076225		19960904	

Designated States:AT; BE; CH; DE; DK; ES; FI; FR; GB; GR;
IE; IT; LI; LU; MC; NL; PT; SE;**Related Parent Numbers: Patent (Application):**EP 974129 (EP 96932173)

International Patent Class (V7): G06F-017/60; G07F-019/00

International Classification (Version 8) IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0017/60	A	I	F	B	00000000	20050713	H	EP
G07F-0019/00	A	I	L	B	20060101	20050713	H	EP

Abstract Word Count: 252

NOTE: 4

NOTE: Figure number on first page: 4

Legal Status Type	Pub. Date	Kind	Text
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Language Publication: English

Procedural: English

Application: English

Fulltext Availability Available Text	Language	Update	Word Count
CLAIMS A	(English)	200538	1074
SPEC A	(English)	200538	66190
Total Word Count (Document A) 67274			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 67274			

Specification: ...in a secure, efficient, timely and accurate manner. * Providing secure financial clearing on payment mechanisms that are trusted by, and convenient for value providers and **users/consumers**. * Assuring payment to **rights holders** and other value chain participants (for example, providers who supply value to the electronic community in some part of the process from creation, to distribution... ..assignment or transfer to different value chain providers of payments based on the same or differing electronic control sets controlling usage and/or other permissions (e.g., securely controlling **payment** consequences through the parsing of payment amounts among various value chain parties as required by rules and controls before specific payment methods are activated. * Reducing... ..for example, on time, place, depletion of local funds, and/or class of disbursement activity such as purpose (for business, entertainment, travel, household expense), family **member** or other **individual** or **group** identity, **category** of content or other goods and/or services acquired, and/or category any of type of disbursement activity * Receiving authority from secure chain of handling... ..financial clearinghouses in which one or more classes (groups) of clearinghouse have interoperable, peer-to-peer relationships and in which, differing groups may have differing **rights** to interoperate with **members** of other **groups**, for example financial clearinghouses on end-user protected processing environments may have limited rights to inter-operate with "primary" financial clearinghouses. * Supporting a web of... ..pay (e.g., electronic bills), the ability to fulfill such payments, and the ability to operate as a component banking "branch" of one or more **virtual** bank(s) (or **banking** network(s)) wherein such bank performs many of the roles currently performed by conventional banks. * Supporting the ability for financial clearinghouses to create electronic currency... ..an plural transactions such as billing or other audit information regarding commerce activity including identification, for example, of purchasers, sellers, and/or distributors, and authorization **information**, budget **information**, **credit** provision, currency provision, and/or disbursement information, etc. related to such activity. * Supporting the provision of discounts, subsidies and/or coupons to value chain participants...

IV. Text Search Results from Dialog

A. NPL Files, Abstract

File 35:Dissertation Abs Online 1861-2009/Sep
(c) 2009 ProQuest Info&Learning
File 474:New York Times Abs 1969-2009/Oct 27
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Oct 27
(c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 65:Inside Conferences 1993-2009/Oct 27
(c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Sep
(c) 2009 The HW Wilson Co.
File 2:INSPEC 1898-2009/Oct W3
(c) 2009 The IET
File 256:TecTrends 1982-2009/Oct W3
(c) 2009 Info.Sources Inc. All rights res.
File 139:EconLit 1969-2009/Oct
(c) 2009 American Economic Association

Set	Items	Description
S1	22706	(E OR ELECTRONIC? OR COMPUTER? OR AUTOMAT? OR DIRECT OR ONLINE OR ON(W)LINE OR INTERNET OR WEB OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET) (3W) (PRESENTMENT OR BILL OR BILLING OR INVOICING OR PAYMENT? OR PAYING OR REMIT? OR SETTLE??? OR SETTLEMENT? OR BILLPAY OR BANKING) OR EBPP OR EBP OR EIPP OR BILL() PAYMENT() SERVICE?
S2	330546	(RISK OR CREDIT OR BACKGROUND) (3N) (EVALUATION OR EVALUATIONS OR EVALUAT??? OR REVIEW??? OR APPRAIS??? OR ASSESSMENT OR ASSESSMENTS OR ASSESS??? OR RATE? ? OR RATING OR RATINGS OR SCOR??? OR CHECK? OR RISK OR HISTORY OR HISTORIES OR INFORMATION OR LOSS OR STATUS)
S3	10831	S2 (3N) (MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR ENROLLEE OR ENROLLEES OR REGISTRANT OR REGISTRANTS OR PEOPLE OR YOU OR YOUR)
S4	174549	(MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR ENROLLEE OR ENROLLEES OR REGISTRANT OR REGISTRANTS OR PEOPLE OR YOU OR YOUR) (5N) (SCORE? ? OR SCORING OR STATUS OR CLASS OR CLASSIF? OR CATEGOR? OR RATE? ? OR RATING OR RANK??? OR RISK OR RIGHTS OR GROUP OR GROUPS)
S5	53725	(ONLY OR JUST OR SOLELY OR EXCEPT OR EXCLUSIVE OR EXCLUSIVELY) (5N) (PROCESS??? OR PAY OR PAYS OR PAYING OR PAID OR SETTLE??? OR PAYOFF OR PAYMENT OR PAYMENTS OR REMIT OR REMITS OR REMITT??? OR DISBURS? OR TRANSFER?)

S6 208095 (LIST OR LISTED OR LISTING OR DIRECTORY OR PREFERRED OR FAVORED OR FAVOURED OR APPROVED OR SELECTED OR SELECT OR RECOGNIZED OR MEMBER OR PARTNER) (3N) (PAYEE OR PAYEES OR MEMBER OR MEMBERS OR PARTNER OR PARTNERS OR MERCHANT OR MERCHANTS OR COMPANY OR COMPANIES OR BUSINESS OR BUSINESSES OR VENDOR OR VENDORS OR SERVICE() PROVIDER OR SERVICE() PROVIDERS OR BILLER OR BILLERS OR CREDITOR OR CREDITORS OR PUBLIC() UTILITY OR PUBLIC() UTILITIES OR DEPARTMENT() STORE OR DEPARTMENT() STORES)

S7 308 AU=(GANESAN, R? OR GANESAN R? OR GANESAN (1N) (R OR RAVI) OR KIGHT, P? OR KIGHT P? OR KIGHT (1N) (P OR PETER) OR MAGERS, J? OR MAGERS J? OR MAGERS (1N) (J OR JIM) OR HERDKLOTZ, T? OR HERDKLOTZ T? OR HERDKLOTZ (1N) (T OR TIM))

S8 697 S1 AND S2
 S9 76 S8 AND S4
 S10 2 S9 AND S6
 S11 2 S10 NOT FY>2000
 S12 13 S8 AND S6
 S13 10 S12 NOT FY>2000
 S14 10 RD (unique items)
 S15 8 S14 NOT S11
 S16 69 S1 AND S3
 S17 29 S16 NOT FY>2000
 S18 28 S17 NOT (S11 OR S15)
 S19 27 RD (unique items)
 S20 17 S19 AND (S4 OR S5 OR S6)
 S21 69 S5 (5N) S6
 S22 2 S21 AND S1
 S23 1 S22 NOT FY>2000
 S24 1 S7 AND S1
 S25 697 S1 AND S2
 S26 13 S25 AND S6
 S27 10 S26 NOT FY>2000
 S28 0 S27 NOT S14

11/5/1 (Item 1 from file: 583)
 DIALOG(R)File 583: Gale Group Globalbase(TM)
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06055461

Service comes first at top bank

HONGKONG: DEUTSCHE BANK'S SELLING POINTS
 South China Morning Post (XKT) 03 Oct 1994 GUDp.2
 Language: ENGLISH

The Deutsche Bank has over 70 offices in 17 countries with more than 3,000 staff in the Asia-Pacific region. In Hong Kong , it has over 400 employees. It has been here since 1958. Yet it was not until 1987 that the HK operation named as Deutsche Bank. Deutsche Bank achieved outstanding records. It posted a global net income in 1993 of USD 1.29 bn. In Asia, the bank's 2 key entities are its personal and commercial banking operation and its investment banking arm. It can offer extraordinary service to personal customers, as well as tailoring facilities to fulfil **individual** requirements and **risk** preferences of clients. A number of the bank's services and products are provided via subsidiary companies and affiliates. They include Bain and Co. Ltd, Deutsche Bank (Asia-Pacific) Ltd, Deutsche Bank Capital Markets (Asia) Ltd, Roland Berger and **Partner** Ltd, and Morgan Grenfell. If services cannot be offered locally by the bank, they can be available through its state-of-art telecommunications, computer technology and co-ordinated business system linking all the **members** of the **group**. Moreover, Deutsche Bank has developed an advanced **electronic banking** system, "db-direct", to allow clients

to easily approach their account information and services offered by the bank.

Company: MORGAN GRENFELL; **PARTNER:** ROLAND BERGER; DEUTSCHE BANK CAPITAL MARKETS (ASIA); DEUTSCHE BANK (ASIA-PACIFIC); BAIN & CO; DEUTSCHE BANK

Product: Banking Institutions (6010);

Event: Companies Activities (10);

Country: Southeast Asia (92T); Germany (4GER); Hong Kong (9HON); Eastern Asia (92E);

11/5/2 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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04338640

ADVISER TO BARCLAYS WARNS ON EC SCHEME

EUROPE - ADVISER TO BARCLAYS WARNS ON EC SCHEME

Financial Times (C) 1991 (FT) 18 June 1991 p27

European Community (EC): a banking and payments system - one of the aims of the European Commission - should not automatically be open to any bank which wishes to participate, according to Barclays Bank's EC adviser. In a study on the future of EC Payments systems, Mr Malcolm Levitt says "banks should be free to decide whether or not to accept another bank as a risk". If any bank could participate, there would have to be "bulkheads" in the system to prevent a banking crisis in one country spreading to another, and that would be unrealistic. Mr Levitt says proposals for pan-European systems, particularly those imposed by the authorities, are probably unrealistic because they might force banks to assume risks they would not normally take. He says participants should agree on objectives for a European payments system. These include the need for fair charges, reduction of payment uncertainty, responsiveness to **customer** needs, adaptability, and control of **risk**. Any system imposed would be unlikely to achieve these aims, so a market-based approach would be more desirable, Mr Levitt argues. The preference of Sir Leon Brittan, the commissioner responsible for financial services, is for a new institution that would link existing national systems. Mr Levitt says this would require a substantial investment in software, with the **risk** that development would be paced by the slowest, least sophisticated **member**. (Abstract. Copyright The Financial Times Limited 1991)*

Copyright: Financial Times Ltd 1991

Product: Electronic Financial Services Sys (3573EF); **Electronic Banking Services** (6005);

Event: COMPANIES ACTIVITIES (10);

Country: European Community (4EC);

15/5/2 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09321705

OUB selects SunGard

SINGAPORE: OUB CHOOSES SUNGARD

Business Times (XBA) 10 Jul 2000 BizIT p.5

Language: ENGLISH

Singapore's Overseas Union Bank (OUB) has **selected** SunGard **Business** Integration (previously MINT), to provide the main components of its new consolidated payments centre. The centre will handle both inbound and outbound transactions and is part of a two-phase project at OUB to help it boost business flow management and mitigate operational **risk**. *

Company: MINT; SUNGARD; OUB; OVERSEAS UNION BANK

Product: Cash Dispensers/ATM Systems (3573CD); **Electronic Banking Svcs** (6005);
Event: Company Formation (14);
Country: Singapore (9SIN);

Dialog eLink:

USPTO Full Text Retrieval Options

15/5/6 (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC
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04924038

Title: The ECCHO response to risk in Reg CC

Author(s): Ercole, R.C.

Journal: Bank Management , vol.67 , no.4 , pp.36-7

Country of Publication: USA

Publication Date: April 1991

ISSN: 1049-1775

CODEN: BAMAIE9

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: **Electronic presentment** grows more attractive, as awareness of the **risk** in expedited **check** availability sinks in. ECCHO (Electronic Check Clearing House Organization) **member** banks use the magnetic ink character recognition (MICR) line to speed check clearing. By electronically exchanging MICR-line data-the amount of the check, the bank on which it is drawn, the check number and the customer account number-banks get check data a full day before the corresponding paper checks arrive. The potential for fraud reduction lies in the fact that a bank can be notified of a return item before payment is made. Particularly on a volume basis, the potential savings can be significant (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: banking; EFTS

Identifiers: **electronic presentment**; ECCHO; Electronic Check Clearing House Organization; check clearing; fraud reduction

Classification Codes: D2050E (IT in banking); E0410F (Business applications of IT)

INSPEC Update Issue: 1991-015

Copyright: 1991, IEE

Dialog eLink:

USPTO Full Text Retrieval Options

15/5/7 (Item 2 from file: 2)
DIALOG(R)File 2: INSPEC
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04201390

Title: 'New concept' in network services for financial sector

Author(s): Essinger, J.

Journal: Electronic Banking & Finance , vol.5 , no.4 , pp.16-17

Country of Publication: Netherlands

Publication Date: June 1988

ISSN: 0265-9239

CODEN: EBFIE4

Language: English

Document Type: Journal Paper (JP)

Treatment: General or Review (G)

Abstract: Electronic Arcade has been launched by Fastrak, a **member** of the Midland Bank's information technology division. The service is based on a nationwide, local call access X.25 network for videotex and PC terminals. The initial range of financial services offered includes corporate **credit checking**, factoring, telephone banking, insurance quotations, stocks and shares information, travellers cheques and foreign exchange, and **electronic banking**. These facilities are brought together from Midland Bank, Infocheck Ltd., Griffin Factors, Clydesdale Bank, Datasolve, Pont Advantage and Thomas Cook (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: finance

Identifiers: network services; Electronic Arcade; Fastrak; financial services; corporate **credit checking**; factoring; telephone banking; insurance quotations; stocks; shares; travellers cheques; foreign exchange; **electronic banking**; Midland Bank; Infocheck; Griffin Factors; Clydesdale Bank; Datasolve; Pont Advantage; Thomas Cook

Classification Codes: D2050 (Financial applications of IT); E0410F (Business applications of IT)

INSPEC Update Issue: 1988-019

Copyright: 1988, IEE

20/5/2 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09319050

Online bank users 'risk fraud liability'

UK: FEAR OVER INTERNET BANK FRAUD

Financial Times (FT) 05 Jul 2000 p. 6

Language: ENGLISH

Internet banking services offered by Egg, Halifax and Bank of Scotland do not limit the amount users could lose as a result of fraudulent transactions, a situation which could create unlimited liability for customers. A report released on 5 July 2000 noted that consumer confidence in e-commerce could be hampered because UK banks are placing the onus in terms of fraudulent risks. A limit on credit and debit card losses of GBt 50 is currently enforced, **Internet banking** uses home computers that the report claims do not possess the security safeguards needed to stop hacking. The report foresees the emergence of computer viruses, which can steal security data, possibly seizing information without the customer knowing. (c) Financial Times 2000

Company: BANK OF SCOTLAND; HALIFAX; EGG

Event: National Government Economics (94); Workers by Type (56);

Country: United Kingdom (4UK);

20/5/3 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09306137

Wing Lung Bank provides online banking benefits

HONG KONG: WING LUNG CUTS FEE FOR ONLINE SERVICE

HK Economic Times (XKH) 13 Jun 2000 P. 2

Language: CHINESE

Wing Lung Bank will provide preferential packages to five areas of its **online banking** services namely credit card application, mortgage, fixed deposits, currency transaction and stock brokerage. Online fixed deposits of over HK\$ 30,000 will have higher interest rate of 5.75% p.a. which is higher than the normal rate. **Customers** can obtain **credit** card value by

applying mortgages online. Online credit card applicants will also get one cinema ticket free of charge. The service charge for foreign currency transaction will be reduced from HK\$ 200 each transaction to HK\$ 150. **Online remittance** would also be reduced from HK\$ 40 per transaction to HK\$ 30 per transaction. *

Company: WING LUNG BANK

Product: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);

Event: Planning & Information (22); Marketing Procedures (24);

Country: Hong Kong (9HON);

20/5/6 (Item 5 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09181205

'Security alert' hits Egg web site

UK: EGG HIT BY SECURITY ALERT

Financial Times (FT) 23/24 Oct 1999 p.3

Language: ENGLISH

The online credit card business of Egg, the UK based **online banking** service, was the centre of a security alert in late October 1999. Users logging on to the web site found large warning signs stating that the digital codes that protect the site were no longer valid. Egg has since dealt with the problem, which is said to be due to the lateness of a security licence from Verisign, the US based software group. The problem is not thought to have put any **customers' money at risk** and was merely an unfortunate administrative issue, which will reflect badly on the company.
(c) Financial Times 1999

Company: VERISIGN; EGG

Product: Banking Institutions (6010); Computer & Data Security Software (7372CD);

Event: Product Standards (35); National Government Economics (94);

Country: United Kingdom (4UK);

20/5/8 (Item 7 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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03558561

NEW BILLING SYSTEM COULD LEAD TO DISCONNECTION

IRELAND - NEW BILLING SYSTEM COULD LEAD TO DISCONNECTION

Irish Independent (II) 26 June 1990 p.3

ISSN: 0021-1222

Telecom Eireann's new monthly and bi-monthly billing system could lead to over 30% of customers being disconnected if payment is not received within 14 days as disconnection **automatically** happens if no **payment** is received within 14 days of the second bill being issued. **Customers** with a good **credit rating** however will receive a courtesy telephone call before disconnection occurs. The new billing system will be operational nationally by January 1991. Residential customers will receive a bill every two months under the new system while businesses will be billed every month.

Product: Communications (4800);

Event: COMPANIES ACTIVITIES (10);

Country: Ireland/Eire (4IRE); OECD Europe (415); European Economic Community Countries (419); Northern Ireland and Eire (439);

20/5/9 (Item 8 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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01992292

PSI REPORT ON ELECTRONIC BANK CONSUMER PROTECTION

UK - PSI REPORT ON ELECTRONIC BANK CONSUMER PROTECTION

Financial Times (C) 1991 (FT) 14 July 1988 p10

Policy Studies Institute has published a report examining the **rights of consumers in electronic banking**. PSI has called for legislation to protect the **rights of customers** of retail banking services, which utilise electronics. The author of the report criticises the practices of retail banks in development of **electronic payment** systems, which are expected to replace paper-based systems in the next 10 years. He claimed there is no framework of consumer protection law covering **electronic banking**, enabling banks and other financial institutions to impose services, leaving **consumers at risk**. He advocates that **consumers** should have the right to pay by cash, backed by legislation, and that there be a limit on the customer's financial liability regarding stolen debit cards.

Copyright: Financial Times Ltd 1991

Product: Electronic Point of Sale Systems (3573EP); Credit Card Services (6020CC); Consumer Credit (E5653);

Event: MARKET & INDUSTRY NEWS (60);

Country: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

20/5/10 (Item 1 from file: 65)

DIALOG(R)File 65: Inside Conferences

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03543685 **Inside Conference Item ID:** CN037331934

Individual Risk Management for Digital Payment Systems

Reichenbach, M.; Grzebiela, T.; Koltzsch, T.; Pippow, I.

Conference: European Conference on Information Systems - 8th (ECIS 2000 -a cyberspace odyssey)

PROCEEDINGS OF THE EUROPEAN CONFERENCE ON INFORMATION SYSTEMS , 2000; 8TH; VOL. 2 P: 875-882

Vienna University of Economics and Business Administration, 2000

Language: English **Document Type:** Conference Papers

Editor: Hansen, H. R.; Bichler, M.; Mahrer, H.

Sponsor: Vienna University of Economics and Business Administration

Location: Vienna

2000; Jul (200007) (200007)

British Library Item Location: 6843.727895

Note:

See also 6843.727896V 8th 2000 for papers on CD-ROM

Descriptors: ECIS; information systems; cyberspace

Dialog eLink:

USPTO Full Text Retrieval Options

20/5/11 (Item 1 from file: 99)

DIALOG(R)File 99: Wilson Appl. Sci & Tech Abs

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2000409 H.W. Wilson Record Number: BAST99066505

E-gad

Harter, Betsy ;

Wireless Review v. 16 no20 (Oct. 15 1999) p. 48

Document Type: Feature Article **ISSN:** 1099-9248 **Language:** English **Record Status:** Corrected or revised record

Abstract: The author discusses the importance of finding the right name for e-solutions or e-billing services. A meaningful name that is easy to read, say, or write is most appropriate. Otherwise, a carrier runs the risk of annoying potential customers.

Descriptors: Internet billing and payment systems; Customer relations ;

23/5/1 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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02964450

RECIPROCITY ALIVE IN CORRESPONDENT BANKING

UK - RECIPROCITY ALIVE IN CORRESPONDENT BANKING

International Correspondent Banker (ICB) 0 October 1989 p31-34

ISSN: 0953-5632

Reciprocity is still alive in correspondent banking, according to B Hubbard, head of this sector at the Midland Bank, UK. Midland Bank has 62% of the Clearing House Automated Payments System (CHAPS), with Citibank the only US member. Netting has influenced the sector, with FXNet, a London, UK, based foreign exchange netting service, with a bilateral link between New York and London, reducing foreign exchange payments by 50-60%. FXNet has 19 current and 12 planned installations. Hongkong Bank has 14.9% stake in the Midland Bank, which is planning activities in Europe through cross-equity holdings with European partners. Midland Bank has already acquired Trinkaus and Burkhart (W Germany), both merchant banks, and Midland Bank France (France), mortgage company, which have banking facilities.

Product: Electronic Financial Services Sys (3573EF); Financial Services (6000);

Event: MARKET & INDUSTRY NEWS (60);

Country: European Community (4EC); United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

B. NPL Files, Full-text

File 20:Dialog Global Reporter 1997-2009/Oct 27

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File 15:ABI/Inform(R) 1971-2009/Oct 26

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File 610:Business Wire 1999-2009/Oct 27

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File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

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 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2009/Oct 08
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 File 268:Banking Info Source 1981-2009/Oct W3
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 File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer
 File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 File 608:MCT Information Svc. 1992-2009/Oct 27
 (c) 2009 MCT Information Svc.
 File 485:Accounting & Tax DB 1971-2009/Oct W3
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S1	900101	(E OR ELECTRONIC? OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE OR ON(W)LINE OR INTERNET OR WEB OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET) (3W) (PRESENTMENT OR BILL OR BILLING OR INVOICING OR PAYMENT? OR PAYING OR REMIT? OR SETTLE??? OR SETTLEMENT? OR BILLPAY OR BANKING) OR EBPP OR EBP OR EIPP OR BILL() PAYMENT() SERVICE?
S2	204364	(RISK OR CREDIT OR BACKGROUND) (3N) (EVALUATION OR EVALUATIONS OR EVALUAT??? OR REVIEW??? OR APPRAIS??? OR ASSESSMENT OR ASSESSMENTS OR ASSESS??? OR RATE? ? OR RATING OR RATINGS OR SCOR??? OR CHECK? OR RISK OR HISTORY OR HISTORIES OR INFORMATION OR LOSS OR STATUS)
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S4	144444	(MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR ENROLLEE OR ENROLLEES OR REGISTRANT OR REGISTRANTS OR PEOPLE OR YOU OR YOUR) (5N) (SCORE? ? OR SCORING OR STATUS OR CLASS OR CLASSIF? OR CATEGOR? OR RATE? ? OR RATING OR RANK??? OR RISK OR RIGHTS OR GROUP OR GROUPS)

S5 57951 (ONLY OR JUST OR SOLELY OR EXCEPT OR EXCLUSIVE OR EXCLUSIVELY) (5N)
(PROCESS??? OR PAY OR PAYS OR PAYING OR PAID OR SETTL??? OR PAYOFF OR PAYMENT OR
PAYMENTS OR REMIT OR REMITS OR REMITT??? OR DISBURS? OR TRANSFER?)

S6 244534 (LIST OR LISTED OR LISTING OR DIRECTORY OR PREFERRED OR FAVORED OR
FAVoured OR APPROVED OR SELECTED OR SELECT OR RECOGNIZED OR MEMBER OR PARTNER) (3N)
(PAYEE OR PAYEES OR MEMBER OR MEMBERS OR PARTNER OR PARTNERS OR MERCHANT OR
MERCHANTS OR COMPANY OR COMPANIES OR BUSINESS OR BUSINESSES OR VENDOR OR VENDORS OR
SERVICE() PROVIDER OR SERVICE() PROVIDERS OR BILLER OR BILLERS OR CREDITOR OR
CREDITORS OR PUBLIC() UTILITY OR PUBLIC() UTILITIES OR DEPARTMENT() STORE OR
DEPARTMENT() STORES)

S7 8 AU-(GANESAN, R? OR GANESAN R? OR GANESAN (1N) (R OR RAVI) OR KIGHT,
P? OR KIGHT P? OR KIGHT (1N) (P OR PETER) OR MAGERS, J? OR MAGERS J? OR MAGERS (1N)
(J OR JIM) OR HERDKLOTZ, T? OR HERDKLOTZ T? OR HERDKLOTZ (1N) (T OR TIM))

S8 6788 S1 (S) S3
S9 3214 S8 (S) S4
S10 451 S5 (5N) S6
S11 0 S9 (S) S10
S12 374 S9 (S) S6
S13 102 S12 NOT PY>2000
S14 69 RD (unique items)
S15 15 S14 (S) S5
S16 115 S1 (S) S10
S17 53 S16 NOT PY>2000
S18 53 S17 NOT S15
S19 25 RD (unique items)
S20 1742 S1(N)S3
S21 1978 S1 (5N) (CREDIT() (RISK OR HISTORY OR HISTORIES OR RATING OR SCORE?
? OR STATUS) OR CHECK?(2N)CREDIT)

S22 164 S21 (S) S3
S23 32 S22 NOT PY>2000
S24 20 RD (unique items)
S25 86 S21 (S) S4
S26 4 S25 (S) S6
S27 0 S26 NOT PY>2000
S28 32 S25 NOT PY>2000
S29 20 RD (unique items)
S30 8 S29 NOT (S15 OR S19 OR S24)
S31 8 S7 NOT (S15 OR S19 OR S24 OR S30)
S32 7 RD (unique items)
S33 7 S32 AND S1

15/3,K/1 (Item 1 from file: 275)

15/3,K/2 (Item 1 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
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04662921 **Supplier Number:** 62200012 (USE FORMAT 7 FOR FULLTEXT)

Credit Card Alternatives Proposed For Online Payments..
Hackett, John

Bank Technology News , v 14 , n 5 , p 34
May , 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1871

"...doing is very forward looking," but he adds, "We haven't yet seen a demand for these products." He notes that according to his research, **only** 3% of consumers are **paying** bills online, which is significant because, that 3%, and only that 3%, "would be the likely early adopters of such a payment product." Julie Saville...We are trying to come up with minimum required rules and security requirements to ensure that any new product we support is secure and low **risk** to our **member** financial institutions-and technically feasible." The SafeTPay payment system is "very feasible and safe and secure. We are interested in piloting this model just to demonstrate to our **member** financial institutions what risks are associated with it. We think it has a very strong chance of being approved in the network," she says. However...The success of credit card alternatives will depend in part on how bad Internet fraud gets with credit card payments. Says GartnerGroup's Litan, any online payment initiative "has to be bank neutral, company neutral, has to work across all schemes and with almost no barrier to use. Credit cards have taken...

15/3,K/6 (Item 2 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

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07424552 Supplier Number: 62200012 (USE FORMAT 7 FOR FULLTEXT)

Credit Card Alternatives Proposed For Online Payments:.(Industry Trend or Event)

Hackett, John

Bank Technology News , v 14 , n 5 , p 34

May , 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1871

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any **online payment** initiative "has to be bank neutral, company neutral, has to work across all schemes and with almost no barrier to use. Credit cards have taken...

15/3,K/8 (Item 1 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00369271 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Makeover men

Clow, Robert

Institutional Investor, v 33, n 8, p 32-36, Aug 1999 **Document Type:** Journal Article **Language:** English **Record Type:** Abstract Fulltext

Word Count: 03349

ARTICLE REFERENCE NUMBER:

...proven. (Glitches are not part of his game plan.) ChannelPoint's on-line insurance exchange was up and running, and it already had a major **partner** in United Healthcare Corp., when Capital Z invested. "I don't want to have to invest in a place where they are proving their technology...looking for? He's got his eye on the mortgage area, where Capital Z is considering an Internet sales outfit, and he's interested in **electronic banking**. "I'm looking," he says, "at places where the land grab has not happened." A BORN ICONOCLAST, GLUCKSTERN, 40, SEEMS A natural to harness the...optimal health coverage plan from a range of choices provided by competing insurance companies. Using ChannelPoint Commerce - the company's on-line insurance exchange - that **process** can be cut to **just** three days. The company collates product and pricing information from insurers and matches it with demographic and medical information from brokers or direct from customers...
...Telluride, Colorado, to exchange business cards and talk technology. Such a dialogue could help Capital Z's most recent investment, Brodia, which aims to allow **consumers risk**-- free electronic buying. One impediment to e-commerce has been that many Internet purchases are simply abandoned when a customer has to fill out a form. Brodia's customers will fill out paperwork just once - at the company's **Web** site, containing **billing** and shipping addresses, passwords and different credit card details, all stored permanently. That information will be transferred automatically and securely to other Web sites when...

19/3,K/3 (Item 3 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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08680495 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Yahoo! Presents Yahoo! E-Bills; Yahoo! Expands Relationship with CheckFree to Provide Millions of Users Ability to Receive and View Bills Online

BUSINESS WIRE

December 13, 1999

Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT

Word Count: 1262

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...Security Key is similar to a personal access code, or PIN, and using it protects information by using only secure network connections.) Current Yahoo! Bill Pay users need **only** log into Yahoo! Bill

Pay and click "**Payee List**" to begin choosing from the available E-Billers and activating the service.

Safe, Secure, and Guaranteed

Yahoo! and CheckFree both employ the Secure Sockets Layer...

19/3,K/4 (Item 4 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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08042069 (USE FORMAT 7 OR 9 FOR FULLTEXT)

\$50 for New Accounts Opened Through the "gfn.com Online Banking Center, Powered by Telebank"; Limited Time Special: No Minimum Balance Checking for the First Six Months

BUSINESS WIRE

November 02, 1999

Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT

Word Count: 723

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...com Online Banking customers to enjoy the values of Telebank's True.net checking and the inherent convenience of online banking including free, unlimited bill payment.

"gfn.com will **only partner** with **companies** that rank at the top of their industries and Telebank without question sets the standard for **Internet banking**," said Walter Schubert, gfn.com's Founder, Chairman and CEO. "By offering gfn.com users \$50 for opening accounts through the gfn.com **Online Banking Center** - coupled with the higher interest rates offered to gfn.com users - Telebank is giving gfn.com users even more ways to maximize their savings..."

24/3,K/9 (Item 1 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)

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02257130 **Supplier Number:** 53481841 (Use Format 7 Or 9 For FULL TEXT)

StoresOnline StoresOnline.com Inc.(Company Business and Marketing)

Internet World , 4 , 37 , 28(1)

Nov 9 , 1998

ISSN: 1081-3071

Language: English **Record Type:** Fulltext

Word Count: 484 **Line Count:** 00042

...separate module, Point of Sale (POS) provides all the services of the familiar credit card swiper we see in stores. This includes real-time (immediate) **customer** verification, **credit check**, and **automatic settlement**. The module is not required for basic operation and can be added at any time. StoresOnline is somewhat unusual in offering, as an extra-cost...

24/3,K/12 (Item 4 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
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01167348 **Supplier Number:** 00662481
Infosearch assists lenders in getting data on customer.

Sustar, Lee
MIS Week , v7 , n8 , p40
Feb. 24 , 1986
ISSN: 0199-8838
Language: ENGLISH **Record Type:** ABSTRACT

Abstract: Infosearch Inc. offers lenders the same on-line search capabilities that credit-card agencies have for obtaining information on a **customer's credit history**. Infosearch **Online** involves **payment** of an annual fee of \$2,550, searches cost between \$10 and \$15, and scans are \$3. The databases were compiled using the Uniform Commercial...

Abstract:

24/3,K/20 (Item 1 from file: 267)
DIALOG(R)File 267: Finance & Banking Newsletters
(c) 2008 Dialog. All rights reserved.

04549858
CheckFree's Plan to Work With Portals May Pose a Threat to Banks

Roland Jones
Private Placement Letter
May 10,1999 **Document Type:** NEWSLETTER
Publisher: SECURITIES DATA PUBLISHING
Language: ENGLISH **Word Count:** 608 **Record Type:** FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

Text:

...it, he said.

"I don't think that banks have the luxury to look at the Internet in this way anymore," said Marks. "Now the **risk** is if **you** don't get online you will lose a lot of money," he said.

However, much more threatening to banks is ...recently rolled out a new transactional account called Access, which not only offers users all the services of a transactional checking account: ATM/debit card, **checking** and **credit** card facilities, but also includes **online bill payment** facilities.

"We believe that most of the online brokers are going to be offering online bill payment and presentment by the end of the year...

30/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

13196854 (USE FORMAT 7 OR 9 FOR FULLTEXT)

India: Rubber portal to begin operations from Nov 15

BUSINESS LINE

October 09, 2000

Journal Code: FBLN **Language:** English **Record Type:** FULLTEXT

Word Count: 349

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...their inventory in an efficient environment which is faster and cost-effective than the conventional offline trading.

The facilities provided by the exchange for the **members** included **online banking** and **credit rating**, information, logistic, insurance services etc, Mr. Nair said.

- Our Bureau

V. Additional Resources Searched

Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.